



## **Perceived Risk, Website Design and Customer Loyalty on Online Shopping Consumers during the Covid-19 Pandemic**

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### **Abstract**

The ecosystem of online stores and businesses or more popularly with the name of e-commerce in Indonesia is slowly showing its excitement. Since distance restrictions or social distancing were announced, the use of shopping apps has increased by 300 percent. Applications that are widely used are shopping applications that sell a variety of daily needs, as well as special applications for buying and selling used goods. The trend of online shopping in Indonesia during this pandemic has also increased. Loyalty is one of the important factors in driving a sustainable business. This research aims to analyze the influence of Perceived Risk and Website Design on Customer Loyalty through Customer Satisfaction on Online Shopping Consumers during Covid19 Pandemic.

### **Keywords:**

Perceived Risk, Website Design, Customer Satisfaction, customer loyalty.

### **Introduction**

The trend of *online* shopping in Indonesia during this pandemic has also increased. Based on the findings of pioneering shopping search *engines* and price comparison *platforms*, Priceza, there are five major cities in Indonesia that are the main sources of visits. The results of a survey by the Central Statistics Agency (BPS) quoted by Newswire (2020), millennial spending patterns are more widely carried out in the network, because it follows the government's advice to stay at home during the Covid-19 pandemic. In general, online shopping (online) became a trend when the Covid-19 pandemic, indicated by an

increase in online shopping activity by 31 percent, as much as 28 percent experienced a decrease in shopping and the rest remained. Loyalty is one of the important factors in driving a sustainable business. It has to do with the success and profit of the company. Loyalty retains old consumers and builds new interactions that are a challenge that must be faced by the business.

### **Research Methods**

This research includes research approaches, research variables and operational definitions, populations and samples, data types and sources, data

collection techniques, and data analysis techniques. using a quantitative approach. Cresweel (2010) states that, "A quantitative approach is the measurement of quantitative data and objective statistics through scientific calculations derived from a sample of people or populations who are asked to answer a number of questions about the survey to determine the frequency and percentage of their responses". Researchers who use quantitative approaches. Quantitative methods are an approach to developing or confirming theories that begins with abstract constructs and theoretical relationships and work toward more concrete empirical evidence (Neuman, 2014).

## Results and Discussions

The object of this study is fashion products in *online shops*. *Online shop* or online store is a store that sells goods that are realized in the appearance of a website that can be accessed when connected to the internet network. Almost everyone today is familiar and familiar with the word online shop, especially for women. Online stores

make it very easy for everyone if they need or want to buy a product or service, especially in the current Covid 19 Pandemic Era. With an online store we can run a sales business with no limit of space and time, the internet can be accessed from anywhere and anytime 24 hours. Therefore, finally the online shop business becomes an alternative business today or the digital age. The subjects in this study were Consumers who Shopped Online in the City of Bandung Era pandemic *Covid19*. The data used in this study was obtained by spreading questionnaires *online* to consumers who had purchased products online with Descriptive Each Variable obtained from the magnitude of the Mean class interval, by way of scale, so that it can be known where the average of respondents' assessment of each variable in question.

### Descriptive Analysis of *Perceived Risk* Variables (X1)

Observing these results, most consumers also gave questionnaire answers in the category "Disagree" (in class intervals 1.81 - <2.60).

No.	Statement	Answer (in Percent)					Mean	Std. Dev	Category
		ST	TS	KS	S	SS			
1.	There is possible money Which I Take it out not Comparable <i>online</i> products Which I bought	13.6	40	30.9	15.5	-	2.48	0.916	Disagree
2.	There is likelihood <i>online</i> products Which I bought experience Physical damage	16.4	36.4	34.5	12.7	-	2.44	0.914	Disagree
3.	I feel anxious when know <i>online</i> products Which I bought Not having Good quality	14.5	42.7	29.1	12.7	0.9	2.43	0.923	Disagree

No.	Statement	Answer (in Percent)					Mean	Std. Dev	Category
		STS	TS	KS	S	SS			
4.	The <i>online</i> product I bought not appropriate with hope	12.7	41.8	31.8	13.6	-	2.46	0.885	Disagree
5.	<i>Online</i> products Which I bought get a response Negatives from people-people around I	11.8	33.6	38.2	15.5	0.9	2.60	0.921	Disagree
6.	Time The delivery I've long felt It's useless if the product not appropriate hope	12.7	38.2	37.3	11.8	-	2.48	0.865	Disagree
<b>Average Overall Perceived Risk Variable (X1)</b>							<b>2.48</b>	<b>-</b>	<b>Disagree</b>

#### Descriptive Analysis of Website Design Variables (X2)

Observing these results, the majority of Consumers gave questionnaire answers in the category "Agree" (in class intervals 3.41 - < 4.20), while overall

the *website design* variable statement got a value of 3.67, which means consumers give an agreed assessment as well.

No.	Statement	Answer (in Percent)					Mean	Std. Dev	Category
		STS	TS	KS	S	SS			
1.	Shopping <i>website</i> user menu Categorized with clear and neatly arranged on screen	-	7.3	27.3	51.8	13.6	3.72	0.791	Agree
2.	Product information on the shopping <i>website</i> can be found Easily	-	9.1	30.9	40.9	19.1	3.70	0.884	Agree
3.	<i>Website</i> visible Professional with Good design	-	6.4	28.2	48.2	17.3	3.76	0.812	Agree
4.	Product information at Shopping <i>website</i> displayed in consistent and in mind	-	7.3	35.5	41.8	15.5	3.65	0.829	Agree
5.	<i>Website display</i> (colors, boxes, menus, navigation tools, etc.) It looks good and in show with good	-	2.7	42.7	38.2	16.4	3.68	0.777	Agree

No.	Statement	Answer (in Percent)					Mean	Std. Dev	Category
		STS	TS	KS	S	SS			
6.	Shopping website easy to trace	-	7.3	37.3	44.5	10.9	3.59	0.782	Agree
7.	Grouping order, and preparation in	-	9.1	38.2	39.1	13.6	3.62	0.888	Agree
8.	The whole can Understandable and easy Used All product choices, product attributes, and information product Designed and Be shown with good	-	7.3	35.5	39.1	18.2	3.57	0.840	Agree
9.	Availability product Described with good	-	6.4	32.7	45.5	15.5	3.68	0.856	Agree
10.	Product diversity Described with good	-	7.3	27.3	51.8	13.6	3.70	0.808	Agree
<b>Average Overall Website Design Variables(X2)</b>							<b>3.67</b>	<b>-</b>	<b>Agree</b>

#### Descriptive Analysis of Customer Satisfaction Variables (Z)

Observing the results, the majority of the 110 consumers on average gave an answer to the

questionnaire "Agree" (in class intervals of 3.41 - < 4.20), while overall the customer satisfaction variable statement got an average score of 3.75, which means respondents gave a consenting assessment as well.

No.	Statement	Answer (in Percent)					Mean	Std. Dev	Category
		STS	TS	KS	S	SS			
1.	Overall I'm happy to shop. online	0.9	8.2	29.1	44.5	17.3	3.69	0.886	Agree
2.	I'm happy to shop. Online because appropriate with hope	-	4.5	37.3	38.2	20	3.74	0.831	Agree
3.	I satisfied after Using the product Online I bought	-	6.4	25.5	49.1	19.1	3.81	0.818	Agree
<b>Average Overall Customer Satisfaction Variable(Z)</b>							<b>3.75</b>	<b>-</b>	<b>Agree</b>

#### Descriptive Analysis of Customer Loyalty Variables (Y)

Observing these results, the majority of the 110 average consumers gave answers to the questionnaire "Neutral" (in class intervals of 3.41 - < 4.20), while overall

The Customer Loyalty variable statement gets an average value of 3.24, which means that overall respondents give an agreed assessment of the Customer Loyalty variable.

No.	Statement	Jawaban (Dalam Persen)					Mean	Std. Dev	Category
		STS	TS	KS	S	SS			
1.	I intend to buy Product in <i>online</i> again	2.7	22.7	37.3	26.4	10.9	3.20	1.003	Neutral
2.	I like shopping <i>Online</i> because when doing Complaint Given Handling the fast	0.9	24.5	35.5	30.9	8.2	3.21	0.939	Neutral
3.	I like shopping <i>Online</i> because the price is appropriate	0.9	21.8	32.7	34.5	10	3.31	0.955	Neutral
4.	I will Invite people other for 1.8 20 40 30 8.2 shopping <i>Online</i>						3.23	0.925	Neutral
<b>Average Overall Customer Loyalty Variables (Y2)</b>							<b>3.24</b>	<b>-</b>	<b>Neutral</b>

### Test validity and reliability

The results of the validity test on 23 statement items of all free variables as well as bound variables show valid,

because sig values smaller than 0.05 so it is stated that all research variables have been valid

Variable	Statement	rcount	Sig	Conclusion
<b>Perceived Risk (X1)</b>	X1.1	0.818	0.000	Valid
	X1.2	0.901	0.000	Valid
	X1.3	0.876	0.000	Valid
	X1.4	0.875	0.000	Valid
	X1.5	0.823	0.000	Valid
	X1.6	0.834	0.000	Valid
<b>Website Design (X2)</b>	X2.1	0.770	0.000	Valid
	X2.2	0.772	0.000	Valid
	X2.3	0.887	0.000	Valid
	X2.4	0.828	0.000	Valid
	X2.5	0.786	0.000	Valid
	X2.6	0.709	0.000	Valid

Variable	Statement	rcount	Sig	Conclusion
	X2.7	0.798	0.000	Valid
	X2.8	0.827	0.000	Valid
	X2.9	0.894	0.000	Valid
	X2.10	0.813	0.000	Valid
<b>Customer Satisfaction (Z)</b>	Z.1	0.835	0.000	Valid
	Z.2	0.887	0.000	Valid
	Z.3	0.828	0.000	Valid
<b>Customer Loyalty (Y)</b>	Y.1	0.921	0.000	Valid
	Y.2	0.935	0.000	Valid
	Y.3	0.894	0.000	Valid
	Y.4	0.897	0.000	Valid

The reliability test results of all indicators of free variables and bound variables show reliable, because the value of *Cronbach's Alpha if Item Delete* is all greater than

*Cronbach's Alpha* by 0.6 so it is stated that all indicators have reliabel.

Variable	Cronbach Alpha	Alpha	Conclusion
Perceived Risk (X1)	0.924	0,6	Reliable
Website Design (X2)	0.941	0,6	Reliable
Customer Satisfaction (Z)	0.804	0,6	Reliable
Customer Loyalty (Y)	0.932	0,6	Reliable

### Outer Model Test

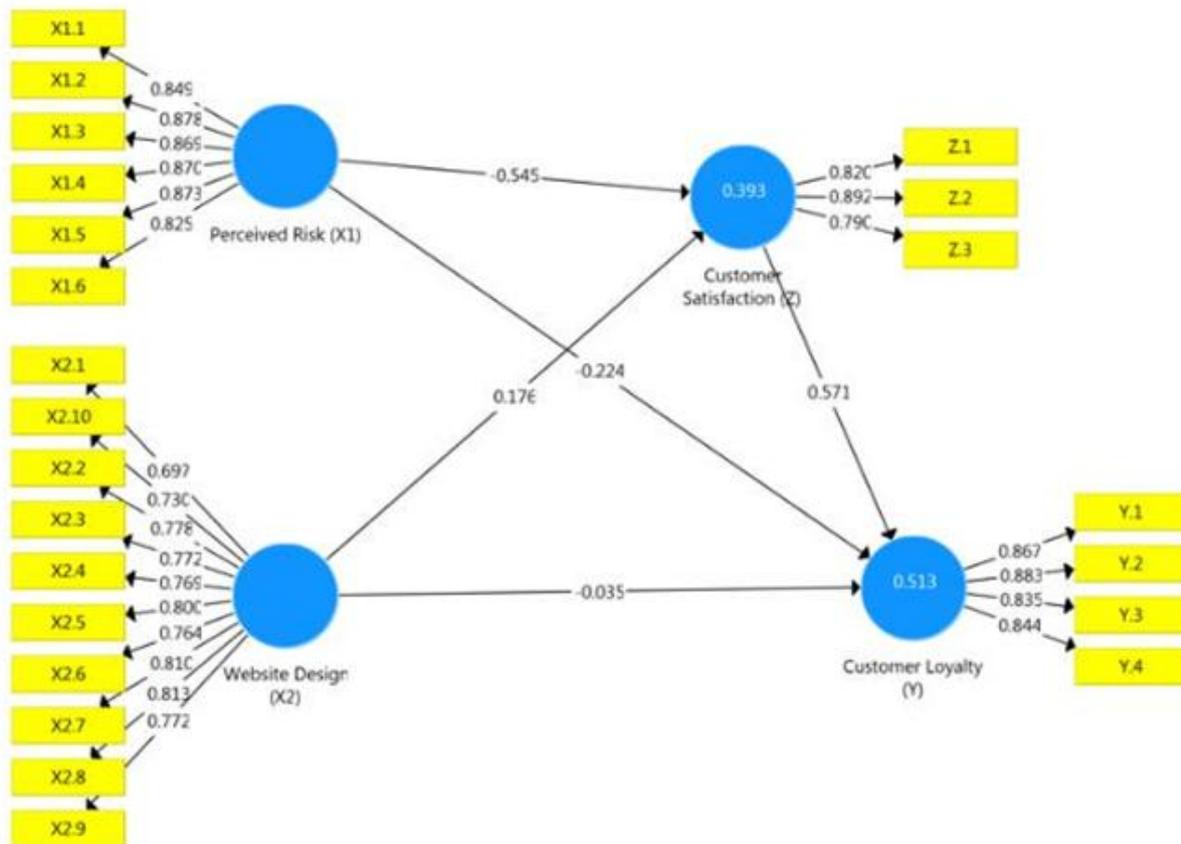
*Outer models* are often also called (*outer relation* or *measurement model*) specifying the relationship between the variables studied and the indicator Convergent Validity, Discriminant Validity, Average

### Test Inner Model

Customer satisfaction is influenced by Perceived Risk and Website Design. While Customer Loyalty is

Variance Extracted (AVE) and Composite Reliability. Indicates that composite all variables have adequate internal consistency in measuring the latent / construct variables measured so that they can be used in subsequentlysis.

influenced by Perceived Risk, Website Design, and Customer Satisfaction



### Conclusion

Based on the analysis and results of the research obtained, the conclusions in this study are as follows:

1. *Perceived Risk* affects *Customer Satisfaction* in Online Shopping Consumers in Bandung Era pandemic *Covid19* with a statistical T value of 9,144.
2. *Website Design* affects *Customer Satisfaction* in Online Shopping Consumers in Bandung Era pandemic *Covid19* with a statistical T value of 2,187.
3. *Perceived Risk* influences the Purchase Decision on Konsuto ShopOnline in the City of Bandung Era pandemic *Covid19* with a statistical T value of 2,233.
4. *Website Design* has no effect on customer *loyalty* in Online Shopping Consumers in Bandung Era pandemic *Covid19* with a statistical T value of 0.421.
5. *Customer Satisfaction* affects *Customer Loyalty* in Online Shopping Consumers in Bandung Era pandemic *Covid19* with a statistical T value of 5,298.

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics
<i>Perceived Risk (X1) à Customer Satisfaction (Z)</i>	-0.545	-0.545	0.060	0.060
<i>Website Design (X2) à Customer Satisfaction (Z)</i>	0.176	0.188	0.188	2.187
<i>Perceived Risk (X1) à Customer Loyalty (Y)</i>	-0.224	-0.219	0.100	2.233
<i>Website Design (X2) à Customer Loyalty (Y)</i>	-0.035	-0.027	0.084	0.421
<i>Customer Satisfaction (Z) à Customer Loyalty (Y)</i>	0.571	0.576	0.108	5.298
<i>Perceived Risk (X1) à Customer Satisfaction (Z) à Customer Loyalty (Y)</i>	-0.311	-0.315	0.070	4.435
<i>Website Design (X2) à Customer Satisfaction (Z) à Customer Loyalty (Y)</i>	0.101	0.110	0.056	1.794

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